



PROFESSIONAL INSURORS
AGENCY, LLC

4 Ways to Reduce Your Work Comp Claims



Most business owners have at least one workers' compensation story they can recall because of the nightmares it caused them. It's no surprise when 39% of employees will never return to work for their employer after a muscular back injury.

The following strategies can help you take a proactive approach to controlling your workers' compensation experience.

SMART HIRING – AVOID “HIRING A CLAIM”

Ever heard of a new employee submitting a back injury claim six months after they've been hired? Aside from paying increased premium rate for years to come, the added emotional stress for a business owner impacts their life both at work and at home. Implementing a smart hiring process is one of the keys to uncovering information necessary for selecting the best fit candidate.



Reduce Workers Comp Claims

SAFETY TRAINING

Business owners know that safety is important, but they often don't have the time and resources to develop a high quality, results driven plan. Safety training is an investment in future productivity, time saved and increased profits.

AFTER AN INJURY - INCIDENT ACTION PLAN

“The Cost Clock” of a work comp claim starts as soon as a workplace injury occurs, whether the injury is reported or not. An incident action plan lays out clear lines of communication, defines responsibilities and sets expectations. 98% of injured employees are entering the work comp process for the first time. Employee recovery assistance prevents resentment by displaying a company's commitment to the health and wellness of its employees.

LIGHT DUTY

If an employee returns to work within the

first 3 days of being injured, the insurance company does not need to pay for lost wages and the claim will not impact your E-Mod in the State of Oklahoma. Depending on the degree of the injury, the employee could possibly return to work on light duty status. Light duty can save your company premium dollars and creates opportunities for employees to learn about the roles of other coworkers and how their job fits into the bigger picture. This also makes communication with supervisors and monitoring of healing an easy task.

Workers Compensation is the most controllable form of commercial insurance and is designed to help employers, not keep them up at night. 365WorkComp, a specialization of Professional Insurors, helps businesses take control of their workers' compensation program by using a year-round, proactive approach so you can focus on doing what you love – running your business.